

CHILD SUPPORT EMPLOYER ELECTRONIC FUNDS TRANSFER FREQUENTLY ASKED QUESTIONS AND ANSWERS

Throughout this document the Child Support Employer Electronic Funds Transfer program is referred to as Employer EFT.

Q. Why can't I just remit child support payments using the same electronic funds transfer process as I use when sending my employee's paycheck to his/her bank account?

A. When an employee's salary is directly deposited into his/her bank account, you obtain the bank account number and bank routing number from the employee. That information is programmed into your payroll system. The payment is transmitted electronically through the Federal Reserve System using a PPD format that makes the payment go to the correct bank, then automatically into the correct person's account at that bank. When remitting income withholding payments to North Dakota's State Disbursement Unit (SDU), there is only one bank account number for all child support cases in North Dakota. The SDU does not accept PPD payments, as those payments would become commingled, and the SDU would have no way to determine how much money should be applied to each individual's case.

Q. Is there another way to transmit payments electronically to North Dakota's SDU?

A. Yes. Income withholding payments can be sent to North Dakota's SDU using an Electronic Funds Transfer/Electronic Data Interchange (EFT/EDI) format. The EDI portion of this format provides the detailed information necessary to distinguish the individual payments and apply them to the appropriate cases. North Dakota is currently receiving income withholding payments via the EFT/EDI format from several large employers such as Sears Roebuck, Burlington Northern Santa Fe, John Deere, and the US Postal Service. Each of these employers remits income withholding payments to the SDUs in multiple states, and determined that it was worth the expense to program for the EDI record. Smaller employers may find that programming for the EDI record is beyond their expertise or is not cost beneficial. The web enabled E-EFT program offered by North Dakota's Child Support Enforcement Program is provided at no cost to the employer, and will be of greatest benefit to employers who remit income withholding payments on behalf of a smaller number of employees.

Q. Why do I need a State of North Dakota Login ID?

A. Creating a State of North Dakota Login ID allows you secure access to various State of North Dakota online services. By having a common Login ID, you will only need to remember one Login ID and password to login and access multiple online services. This is the first step in providing you access to a secure and encrypted website operated by the State of North Dakota.

Q. In addition to the Login ID, I must obtain a Child Support authorization code. Why?

A. The Child Support authorization code verifies that you are an employer that is known to the Child Support computer system. The authorization code is mailed to the mailing address the Child Support computer system maintains for you. This is done to prevent an individual, who is not authorized to act on your behalf, from requesting access to the Employer EFT website.

Q. What is contained in this 'Terms and Conditions' document that I must read and agree to comply with?

A. The Terms and Conditions document, which can be viewed and printed from within the secure website, is the contractual agreement between you as the employer and the Department of Human Services, the state agency that administers the Child Support Enforcement Program. This document describes the Employer EFT program; provides definitions of the terms used on the website; describes the process of recording employer, employee, and payment information; and provides a statement of the employer's rights and responsibilities and the rights and responsibilities of the Department of Human Services.

Q. Can the Employer EFT website be used by employers whose banks are located outside the State of North Dakota?

A. Yes. Any employer located within the United States can use this website. Employers located in Canada, or in any other foreign country cannot use this site. The electronic funds transfer process is operated through the Bank of North Dakota and at the present time the bank does not support electronic funds transfer with foreign banks.

Q. After I register for the North Dakota Login ID and Child Support authorization code, when can I begin making payments?

A. As a part of the registration process you provide the Child Support program with your bank routing number and bank account number. A pre-note transaction will be sent to the account you provide, to verify that it is an active account. If the account is not active the Employer EFT Administrator will notify you. If the account is active, your account status will switch from 'verifying account' to 'active' on the website. This activation process takes about 10 days. Once the account status changes to 'active' you can begin using the account.

Q. When will each payment be deducted from my bank account?

A. You control the date of the debit as you are required to enter the 'process date' for each payment. At 9:00 PM on the 'process date', the payment information on the website will be uploaded to the Child Support computer system. The following morning the debit transaction will be sent by the Child Support computer system to the Federal Reserve System. The following morning your account will actually be debited. So the debit occurs two days after the 'process date.' As neither the Federal Reserve System nor the Child Support program work on weekends, the 'two days' referred to means two working days. The following chart may be of help in interpreting this information.

Process Date (the date your authorized payment is locked at 9:00 PM by the Child Support program, and uploaded to the Child Support computer system).	Child Support sends the debit file to the Federal Reserve System	Your account is debited
Monday	Tuesday	Wednesday
Tuesday	Wednesday	Thursday
Wednesday	Thursday	Friday
Thursday	Friday	Monday
Friday	Monday	Tuesday
Saturday	Tuesday	Wednesday
Sunday	Tuesday	Wednesday

Q. What if I have made a mistake in recording information on the website?

A. You have the ability to change any information you have entered onto the website up until 9 PM on the night of the day you said the payment was to process. If you discover an error after the 'process date', call the Employer EFT Administrator as soon as the error is discovered. The Employer EFT Administrator will determine whether the funds debited from your account can be returned to you via paper check, or whether some other solution must be pursued. You also have the ability to delete an entire payment that has been entered in error, if the deletion is completed before 9 PM on the payment's process date.

Q. When do the payments that have been debited from my account get credited to the child support obligor's case, and when does the resulting amount get forwarded to the custodial parent?

A. The payment is uploaded to the Child Support computer system on the same day that it is debited from your account. Following overnight processing, the payment is ready to be forwarded to the custodial parent the next morning. Custodial parents will receive their payments via direct deposit into their bank accounts, or EPC (Electronic Payment Card). The payment will be direct deposited into his/her bank account two business days after it has been deducted from your bank account. The following chart extends the chart displayed above.

Process date	Your account is debited	Child Support account is credited with the payment	Payment forwarded to the custodial parent
Monday	Wednesday	Wednesday	Thursday
Tuesday	Thursday	Thursday	Friday
Wednesday	Friday	Friday	Monday
Thursday	Monday	Monday	Tuesday
Friday	Tuesday	Tuesday	Wednesday
Saturday	Wednesday	Wednesday	Thursday
Sunday	Wednesday	Wednesday	Thursday

Q. Can I view a history of payments that have been debited from my account?

A. Yes. The website retains a history of all payments for the past 180 days, both those that have already been processed and those for which the 'process date' has not yet been reached. You can inquire on the details of all previously entered payments.

Q. Can I withdraw from the Employer EFT program whenever I wish?

A. You may withdraw from the Employer EFT program at any time, and close your account on the website, with the following exception. You cannot close your account from 9:00 PM on the 'process date' until after the authorized payment has been debited from your bank account. When you choose to withdraw from the Employer EFT program, you can even delete all of the information on your business and your employees, including all of the payment history, from the website.

Q. How can I contact the Employer EFT Administrator?

A. The Employer EFT Administrator can be reached at 328-3339 (local Bismarck area), 1-800-251-8685 (state-wide in North Dakota), or 1-800-231-4255 (nation-wide). The Employer EFT office is located in Bismarck, North Dakota and is open from 8:00 AM to 5:00 PM Central Time.